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Prepared by and return to: Fearnley & Califf - MS 981 Goodman Road - Suite 105 Horn Lake, MS 38637 Phone No.: 662 536-4907

STATE OF MISSISSIPPI

FHA CASE NO. 281-292198

SPECIAL WARRANTY DEED

Indexing Instructions: Lot 435, Section E, Twin Lakes Subdivision, in Section 6, Township 2 South, Range 8 West, DeSoto Co, MS

This Indenture, made between Secretary of Housing and Urban Development, of Washington, D.C., or his successors, party of the first part, (Grantor), and Kelly Guthrie and Winston Guthrie, as Joint Tenants with full rights of survivorship and not as tenants in common, party(ies) of the second part (Grantee).

Witnesseth, that the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 435, Section E, Twin Lakes Subdivision, in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12 Pages 18-20 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531), by deed dated July 1, 2008 and recorded in Book 592, Page 687 in the Chancery Clerk's Office of DeSoto County, Mississippi.

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second party, forever, in fee simple; and the said party of the first part specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right(s) appearing of record; and subject to any state of facts an accurate survey would show.

This Deed not to be in effect until: December 1, 2008

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By:

HUD Delegated Authority

Dated: //

STATE OF ALABAMA COUNTY OF CALHOUN

Personally appeared before me, the undersigned Notary Public in and for said county and state, on the day of white the day, within my jurisdiction, the within named who with the day, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath, acknowledged him/herself to be duly authorized principal and an authorized signatory of **Hooks Van Holm, Inc.**, and for and on behalf of said Corporation, and on behalf of the Secretary of Housing and Urban Development, by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended and as the act and deed of said Corporation and the Secretary of Housing and Urban Development, s/he executed the above and foregoing instrument, after first having been duly authorized by said Corporation and the Secretary of Housing and Urban Development so to do.

NOTARY PUBLIC

My Commission Expires: 2/03/09

Parcel No .:

208306050 00435.00

Mail Tax Bills To:

5680 Shannon Drive

Horn Lake, MS 38637

LINDA JACKSON NOTARY PUBLIC ALABAMA STATE AT LARGE MY COMMISSION EXPIRES

FEBRUARY 3, 2009

Property Address:

5291 Haynes Drive Walls, MS 38680

Grantor's Address: Hooks Van Holm

1021 Noble Street, Suite 212 Anniston, AL 36903 Phone #: (256) 241-1415 No Second Number

Prepared by and return to: Fearnley & Califf - MS 981 Goodman Road - Suite 105 Horn Lake, MS 38637 Phone No.: 662 536-4907 Grantee's Address:

Kelly Guthrie and Winston Guthrie

5680 Shannon Drive Horn Lake, MS 38637 Phone #:901-490-8465 Phone #:No Second Number